

B 25C (Official Form 25C) (12/08)

UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re Dianna Guadagnino,

Debtor

Case No. 17-12951

Small Business Case under Chapter 11

SMALL BUSINESS MONTHLY OPERATING REPORT

Month: April 30 2017

Date filed: 05/22/2017

Line of Business: Rental Income

NAISC Code: 531110

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING SMALL BUSINESS MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

RESPONSIBLE PARTY:



Original Signature of Responsible Party

Dianna Guadagnino

Printed Name of Responsible Party

Questionnaire: (All questions to be answered on behalf of the debtor.)

	Yes	No
1. IS THE BUSINESS STILL OPERATING?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. DID YOU PAY YOUR EMPLOYEES ON TIME?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS INTO THE DIP ACCOUNT THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE U.S. TRUSTEE?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12. HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED ANY ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT?	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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- | | | |
|---|--------------------------|-------------------------------------|
| 14. HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 15. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 16. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 17. HAS ANYONE MADE AN INVESTMENT IN YOUR BUSINESS THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 18. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

TAXES

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX OBLIGATIONS?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR THE PAYMENT.

(Exhibit A)

INCOME

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL INCOME	\$	<u>14,902.35</u>
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SUMMARY OF CASH ON HAND

Cash on Hand at Start of Month	\$	<u>3,614.67</u>
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Cash on Hand at End of Month	\$	<u>14,902.35</u>
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PLEASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU	TOTAL	\$	<u>12,272.15</u>
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(Exhibit B)

EXPENSES

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK ACCOUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE PURPOSE AND THE AMOUNT. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL EXPENSES	\$	<u>2,630.20</u>
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(Exhibit C)

CASH PROFIT

INCOME FOR THE MONTH (TOTAL FROM EXHIBIT B)	\$	<u>14,902.35</u>
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EXPENSES FOR THE MONTH (TOTAL FROM EXHIBIT C)	\$	<u>2,630.20</u>
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(Subtract Line C from Line B)	CASH PROFIT FOR THE MONTH	\$	<u>12,272.15</u>
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B 25C (Official Form 25C) (12/08)

UNPAID BILLS

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL PAYABLES \$ 0.00

(Exhibit D)

MONEY OWED TO YOU

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL RECEIVABLES \$ 1,275.00

(Exhibit E)

BANKING INFORMATION

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

(Exhibit F)

EMPLOYEES

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED?	<u>0</u>
NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT?	<u>0</u>

PROFESSIONAL FEES

BANKRUPTCY RELATED:

PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?	\$ <u>0.00</u>
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TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?	\$ <u>3,000.00</u>
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NON-BANKRUPTCY RELATED:

PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?	\$ <u>0.00</u>
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TOTAL PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?	\$ <u>0.00</u>
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PROJECTIONS

COMPARE YOUR ACTUAL INCOME AND EXPENSES TO THE PROJECTIONS FOR THE FIRST 180 DAYS OF YOUR CASE PROVIDED AT THE INITIAL DEBTOR INTERVIEW.

	Projected	Actual	Difference
INCOME	\$ 14,000.00	\$ 14,902.35	\$ 902.35
EXPENSES	\$ 9,000.00	\$ 2,630.02	\$ 6,369.98
CASH PROFIT	\$ 5,000.00	\$ 12,272.33	\$ 7,272.33

TOTAL PROJECTED INCOME FOR THE NEXT MONTH:	\$ 15,000.00
TOTAL PROJECTED EXPENSES FOR THE NEXT MONTH:	\$ 10,000.00
TOTAL PROJECTED CASH PROFIT FOR THE NEXT MONTH:	\$ 5,000.00

ADDITIONAL INFORMATION

PLEASE ATTACH ALL FINANCIAL REPORTS INCLUDING AN INCOME STATEMENT AND BALANCE SHEET WHICH YOU PREPARE INTERNALLY.

Reset

Save As...

Print

Diana Guadagnino

PROFIT AND LOSS DETAIL

April 2017

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	AMOUNT	BALANCE
Ordinary Income/Expenses						
Income						
Sales						
04/03/2017	Deposit		Rent - Andreas	DEPOSIT	1,700.00	1,700.00
04/03/2017	Deposit			DEPOSIT	1,275.00	2,975.00
04/03/2017	Deposit			DEPOSIT	800.00	3,775.00
04/03/2017	Deposit			DEPOSIT	1,875.00	5,650.00
04/03/2017	Deposit		Rent - Garage	DEPOSIT - Basilio	175.00	5,825.00
04/03/2017	Deposit		Rent - Garage	DEPOSIT - Michael	200.00	6,025.00
04/04/2017	Deposit			DEPOSIT	650.00	6,675.00
04/05/2017	Deposit		Rent - Garage	DEPOSIT - Koby	450.00	7,125.00
04/05/2017	Deposit		Rent - Garage	DEPOSIT - James	200.00	7,325.00
04/05/2017	Deposit		Rent - Garage	WIRE TRANSFER INCOMINGDANIEL ROORDA	200.00	7,525.00
04/07/2017	Deposit		Rent - Ramsey	DEPOSIT	2,940.00	10,465.00
04/12/2017	Deposit		Rent - Lisa	DEPOSIT	2,400.00	12,865.00
04/17/2017	Deposit		Rent	DEPOSIT	155.00	13,020.00
04/21/2017	Deposit			Mobile/Email Transfer Conf# 1252	200.00	13,220.00
Total for Sales					\$13,220.00	
Uncategorized Income						
04/28/2017	Deposit		Acumen	Acumen Fiscal Ag DES:EDI PYMNTS	1,682.35	1,682.35
Total for Uncategorized Income					\$1,682.35	
Total for Income					\$14,902.35	
Net Income					\$14,902.35	

Dranna Guadagnino

TRANSACTION DETAIL BY ACCOUNT

April 2017

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	AMOUNT	BALANCE
04/03/2017	Expense			VISA DDA PUR432300 WATFORD CITY EVENT CENTE WATFORD CITY * ND	22.75	22.75
04/03/2017	Expense			CHECKCARD 0402 DNH*GODADDY.COM 4	30.34	53.09
04/04/2017	Expense			VISA DDA PUR469216 REDBOX DVD RENTAL 866 733 2693 * IL	5.33	58.42
04/04/2017	Expense			External transfer fee - 3 Day -	3.00	61.42
04/04/2017	Expense		Paid Pse G	VISA DDA PUR469216 PAID TO PSE G NJ 800 436 7734 * NJ	388.95	450.37
04/07/2017	Expense			Monthly Maintenance Fee	12.00	462.37
04/07/2017	Expense			CHECKCARD 0406 BRUCE R. SCHECHNE	9.49	471.86
04/11/2017	Expense		Keepers Self Storage	VISA DDA PUR427539 KEEPERS SELF STORAGE 201 9635292 * NJ	536.92	1,008.78
04/12/2017	Expense			VISA DDA PUR469216 REDBOX DVD RENTAL 866 733 2693 * IL	3.20	1,011.98
04/14/2017	Expense			DDA PURCHASE *5832770446 CASH WISE FOODS 3042 WATFORD CITY * ND	27.51	1,039.49
04/17/2017	Expense			VISA DDA PUR432300 OUTLAWS BAR GRILL WATFORD CITY * ND	48.50	1,087.99
04/18/2017	Expense			NSF: RETURNED ITEM FEE FOR ACTIV	35.00	1,122.99
04/21/2017	Expense			VISA DDA PUR469216 DTV DIRECTV SERVICE 800 347 3288 * CA	170.00	1,292.99
04/24/2017	Expense			CHECKCARD 0421 Experian *CreditR	24.99	1,317.98
04/24/2017	Expense			CHECKCARD 0423 DNH*GODADDY.COM 4	15.17	1,333.15
04/24/2017	Expense			VISA DDA PUR469216 REDBOX DVD RENTAL 866 733 2693 * IL	6.39	1,339.54
04/24/2017	Expense		Tractor Supply	VISA DDA PUR444500 TRACTOR SUPPLY CO 1812 WATFORD CITY * ND	346.89	1,686.43
04/24/2017	Expense		Tractor Supply	VISA DDA PUR444500 TRACTOR SUPPLY CO 1812 WATFORD CITY * ND	48.97	1,735.40
04/24/2017	Expense			VISA DDA PUR469216 MDU SPEEDPAY 800 638 3278 * ND	163.91	1,899.31
04/24/2017	Expense			VZ WIRELESS VE VZW WEBPAY	250.00	2,149.31
04/24/2017	Expense			CHECKCARD 0422 EQUIFAX CONSUMER	19.95	2,169.26
04/25/2017	Expense			CHECKCARD 0424 TU *TRANSUNION 80	19.95	2,189.21
04/27/2017	Expense			VISA DDA PUR442733 CASH WISE FOODS 30 WATFORD CITY * ND	78.04	2,267.25
04/28/2017	Expense		Withdraw Nd Nw 1331 9th Avenue	DDA WITHDRAW *5832ND000115 1331 9TH AVE NW WILLISTON * ND	362.95	2,630.20



Bank

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STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ
287 COMMUNIPAW AVE
JERSEY CITY NJ 07304

Page: 1 of 3
Statement Period: Apr 01 2017-Apr 30 2017
Cust Ref #: 4340580334-039-T-###
Primary Account #: 434-0580334

Chapter 11 Checking

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Account # 434-0580334

ACCOUNT SUMMARY

Beginning Balance	1,551.31	Average Collected Balance	12,277.55
Deposits	12,820.00	Annual Percentage Yield Earned	0.00%
Electronic Deposits	1,620.00	Days in Period	30
Other Credits	200.00		
Electronic Payments	2,460.31		
Ending Balance	13,731.00		

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
4/3	DEPOSIT	3,950.00
4/3	DEPOSIT	1,700.00
4/3	DEPOSIT	375.00
4/4	DEPOSIT	650.00
4/5	DEPOSIT	650.00
4/7	DEPOSIT	2,940.00
4/12	DEPOSIT	2,400.00
4/17	DEPOSIT	155.00
	Subtotal:	12,820.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
4/6	ACH DEPOSIT, BANK OF AMERICA P2P D GUADAGNINO	1,620.00
	Subtotal:	1,620.00

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
4/5	WIRE TRANSFER INCOMING, DANIEL ROORDA	200.00
	Subtotal:	200.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
4/3	DEBIT CARD PURCHASE, *****04017405832, AUT 033017 VISA DDA PUR WATFORD CITY EVENT CENTE WATFORD CITY * ND	22.75
4/4	DEBIT CARD PURCHASE, *****04017405832, AUT 040317 VISA DDA PUR PAID TO PSE G NJ 800 436 7734 * NJ	388.95
4/4	DEBIT CARD PURCHASE, *****04017405832, AUT 040317 VISA DDA PUR REDBOX DVD RENTAL 866 733 2693 * IL	5.33
4/11	DEBIT CARD PURCHASE, *****04017405832, AUT 041017 VISA DDA PUR KEEPERS SELF STORAGE 201 9635292 * NJ	536.92

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Page: 2 of 3

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	13,731.00
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		2

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

**Bank**

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STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJPage: 3 of 3
Statement Period: Apr 01 2017-Apr 30 2017
Cust Ref #: 4340580334-039-T-###
Primary Account #: 434-0580334

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
4/12	DEBIT CARD PURCHASE, *****04017405832, AUT 041117 VISA DDA PUR REDBOX DVD RENTAL 866 733 2693 * IL	3.20
4/14	DEBIT POS, *****04017405832, AUT 041317 DDA PURCHASE CASH WISE FOODS 3042 WATFORD CITY * ND	27.51
4/17	DEBIT CARD PURCHASE, *****04017405832, AUT 041517 VISA DDA PUR OUTLAWS BAR GRILL WATFORD CITY * ND	48.50
4/21	DEBIT CARD PURCHASE, *****04017405832, AUT 041917 VISA DDA PUR DTV DIRECTV SERVICE 800 347 3288 * CA	170.00
4/24	DEBIT CARD PURCHASE, *****04017405832, AUT 042117 VISA DDA PUR TRACTOR SUPPLY CO 1812 WATFORD CITY * ND	346.89
4/24	ELECTRONIC PMT-WEB, VZ WIRELESS VE VZW WEBPAY 4732948	250.00
4/24	DEBIT CARD PURCHASE, *****04017405832, AUT 041917 VISA DDA PUR MDU SPEEDPAY 800 638 3278 * ND	163.91
4/24	DEBIT CARD PURCHASE, *****04017405832, AUT 042317 VISA DDA PUR TRACTOR SUPPLY CO 1812 WATFORD CITY * ND	48.97
4/24	DEBIT CARD PURCHASE, *****04017405832, AUT 042317 VISA DDA PUR REDBOX DVD RENTAL 866 733 2693 * IL	6.39
4/27	DEBIT CARD PURCHASE, *****04017405832, AUT 042617 VISA DDA PUR CASH WISE FOODS 30 WATFORD CITY * ND	78.04
4/28	NONTD ATM DEBIT, *****04017405832, AUT 042817 DDA WITHDRAW 1331 9TH AVE NW WILLISTON * ND	362.95
Subtotal:		2,460.31

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
3/31	1,551.31	4/12	15,079.16
4/3	7,553.56	4/14	15,051.65
4/4	7,809.28	4/17	15,158.15
4/5	8,659.28	4/21	14,988.15
4/6	10,279.28	4/24	14,171.99
4/7	13,219.28	4/27	14,093.95
4/11	12,682.36	4/28	13,731.00




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P.O. Box 15284
Wilmington, DE 19850

DIANNA GUADAGNINO
287 COMMUNIPAW AVE
JERSEY CITY, NJ 07304-4003

Customer service information

 Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your BofA Core Checking

for March 11, 2017 to April 7, 2017

Account number: 0094 2174 0657

DIANNA GUADAGNINO

Account summary

Beginning balance on March 11, 2017	\$6,268.98
Deposits and other additions	2,550.02
Withdrawals and other subtractions	-8,786.00
Checks	-0.00
Service fees	-45.00
Ending balance on April 7, 2017	-\$12.00

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SSM-01-17-2074.B | ARPSTQMV

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree to not make a claim against us for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Equal Housing Lender



Your checking account

DIANNA GUADAGNINO | Account # 0094 2174 0657 | March 11, 2017 to April 7, 2017

Deposits and other additions

Date	Description	Amount
03/22/17	Online Banking transfer from CHK 6607 Confirmation# 3120923966	2,350.02
03/24/17	Mobile/Email Transfer Conf# XXXXXXXXXX; PERSY VENTURA	200.00
Total deposits and other additions		\$2,550.02

Withdrawals and other subtractions

Date	Description	Amount
03/14/17	CHECKCARD 0312 DELTA AIR 00621787699 ATLANTA GA 24717057072870721005349	-533.60
03/14/17	CHECKCARD 0313 REALTYSTORE.COM 800-4271886 CA 24180297072900015526716 RECURRING	-49.60
03/14/17	CHECKCARD 0313 MCKENZIE CO SCHOOL DIST 701-4443626 ND 24270747073498400317811	-200.00
03/15/17	CHECKCARD 0314 Experian *CreditRepo 866-5827269 CA 24906417073037029081820 RECURRING	-24.99
03/15/17	CHECKCARD 0314 AmazonPrime Membership amzn.com/prmeWA 24692167073000182195406 RECURRING	-105.81
03/16/17	CHECKCARD 0316 EQUIFAX CONSUMER 866-640-2273 GA 24692167075000973357676 RECURRING	-19.95
03/17/17	CHECKCARD 0316 DTV*DIRECTV SERVICE 800-347-3288 CA 24692167075000204170286	-150.00
03/17/17	CHECKCARD 0316 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167075000445328180	-269.50
03/17/17	CAPITAL ONE DES:CRCARDPMT ID:707530189146085 INDN:9689555770GILLENJASON CO ID:9541719018 WEB	-25.00
03/20/17	CHECKCARD 0318 DELTA AIR 00621793374 ATLANTA GA 24717057078870780863905	-357.00
03/20/17	CHECKCARD 0319 UBER US MAR19 YLYBY HELP.UBER.COMCA 24492157078719075247515	-5.00
03/20/17	CHECKCARD 0320 UBER US MAR19 22KZJ HELP.UBER.COMCA 24492157079719083691026	-23.93
03/21/17	CHECKCARD 0319 DELTA AIR Baggage Fee WILLISTON ND 24717057079870790900183	-25.00
03/21/17	CHECKCARD 0319 NT ROCK BOTTOM20358701 ST PAUL MN 24164077079531764522603	-21.10
03/21/17	CHECKCARD 0320 AMAZON.COM AMZN.COM/BIL AMZN.COM/BILLWA 24431067079083716907084	-21.94

continued on the next page

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Withdrawals and other subtractions - continued

Date	Description	Amount
03/21/17	CHECKCARD 0320 UBER US MAR20 BBAV5 HEL 800-5928996 CA 24204297079620395471359	-21.76
03/21/17	CHECKCARD 0320 BUON APPETITO JERSEY CITY NJ 24493987080286087600557	-45.25
03/21/17	CHECKCARD 0320 PAYPAL *BELLECLOSET 402-935-7733 CA 24492157079894692289577	-5.10
03/21/17	CHECKCARD 0320 PAYPAL *CLAUDETTE SW 402-935-7733 CA 24492157079894692361079	-13.74
03/22/17	CHECKCARD 0321 UBER US MAR21 MQ4DX HELP.UBER.COMCA 24492157080719123429418	-8.64
03/22/17	CHECKCARD 0321 UBER US MAR21 53BIP HELP.UBER.COMCA 24492157080719127766286	-10.99
03/22/17	CHECKCARD 0321 RASOI JERSEY CITY NJ 24493987081206944201356	-41.30
03/22/17	WIRE TYPE:WIRE OUT DATE:170322 TIME:1523 ET TRN:2017032200313864 SERVICE REF:010012 BNF:DIANNA GUADAGNINO ID:4340580334 BNF BK:TD BANK , NA ID:031201360 PMT DET:196898868 DIP ACCOUNT	-5,000.00
03/23/17	CHECKCARD 0322 UBER US MAR22 FK5VF HELP.UBER.COMCA 24492157081719151424637	-5.30
03/23/17	CHECKCARD 0322 UBER TECHNOLOGIES INC 866-576-1039 CA 24692167081000006882163	-13.91
03/24/17	CHECKCARD 0323 UBER US MAR23 WCCSQ HELP.UBER.COMCA 24492157082719184559234	-5.73
03/24/17	CHECKCARD 0323 UBER US MAR23 UBORV HELP.UBER.COMCA 24492157082719190339100	-4.99
03/24/17	CHECKCARD 0323 UBER US MAR23 Q56ME HELP.UBER.COMCA 24492157082719187760680	-43.33
03/27/17	CHECKCARD 0324 TU *TRANSUNION 800-493-3292 CA 24692167083000273496372 RECURRING	-17.95
03/27/17	CHECKCARD 0325 UBER TECHNOLOGIES INC 866-576-1039 CA 24692167084000435100903	-32.19
03/27/17	CHECKCARD 0325 UBER US MAR25 NPSTF HELP.UBER.COMCA 24492157084719238152695	-2.00
03/27/17	CHECKCARD 0325 UBER TECHNOLOGIES INC 866-576-1039 CA 24692167084000678123489	-2.00
03/27/17	CHECKCARD 0325 UBER US MAR25 VQAF7 HELP.UBER.COMCA 24492157084719245226524	-19.57
04/03/17	CHECKCARD 0402 DNH*GODADDY.COM 480-5058855 AZ 24906417092037795659244 RECURRING	-30.34
04/03/17	TRANSFER DIANNA GUADAGNINO:DIANNA GUADAGNINO Confirmation# 0523966986	-1,620.00
04/07/17	CHECKCARD 0406 BRUCE R. SCHECHNER, D. NEW YORK NY 24692167097000450712967	-9.49
Total withdrawals and other subtractions		-\$8,786.00



Your checking account

DIANNA GUADAGNINO | Account # 0094 2174 0657 | March 11, 2017 to April 7, 2017

Service fees

Date	Transaction description	Amount
03/22/17	Wire Transfer Fee	-30.00
04/04/17	External transfer fee - 3 Day - 04/03/2017	-3.00
04/07/17	Monthly Maintenance Fee	-12.00

Total service fees **-\$45.00**

Note your Ending Balance already reflects the subtraction of Service Fees.




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P.O. Box 15284
Wilmington, DE 19850

DIANNA GUADAGNINO
287 COMMUNIPAW AVE
JERSEY CITY, NJ 07304-4003

Customer service information

 Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your BofA Core Checking

for April 8, 2017 to May 9, 2017

DIANNA GUADAGNINO

Account number: 0094 2174 0657

Account summary

Beginning balance on April 8, 2017	-\$12.00
Deposits and other additions	2,060.55
Withdrawals and other subtractions	-1,766.82
Checks	-0.00
Service fees	-100.00
Ending balance on May 9, 2017	\$181.73

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IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree to not make a claim against us for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Equal Housing Lender



Your checking account

DIANNA GUADAGNINO | Account # 0094 2174 0657 | April 8, 2017 to May 9, 2017

Deposits and other additions

Date	Description	Amount
04/21/17	Mobile/Email Transfer Conf# XXXXXXXXX; PERSY VENTURA	200.00
04/28/17	Acumen Fiscal Ag DES:EDI PYMNTS ID:ND2135D59533505 INDN:DIANNA GUADAGNINO CO ID:6870576224 PPD	1,682.35
05/03/17	CHECKCARD 0501 DELTA AIR 00621806813 CINCINNATI OH 7471705712287122146	79.00
05/08/17	CHECKCARD 0505 REALTYSTORE.COM 800-4271886 CA 7418029712790001088	49.60
05/08/17	CHECKCARD 0505 REALTYSTORE.COM 888-3898245 CA 7404068712790001319	49.60

Total deposits and other additions **\$2,060.55**

Withdrawals and other subtractions

Date	Description	Amount
04/24/17	CHECKCARD 0422 EQUIFAX CONSUMER 866-640-2273 GA 24692167112000704844575 RECURRING	-19.95
04/24/17	CHECKCARD 0421 Experian *CreditRepo 866-5827269 CA 24906417111038550555202 RECURRING	-24.99
04/24/17	CHECKCARD 0423 DNH*GODADDY.COM 480-5058855 AZ 24906417113038607613713 RECURRING	-15.17
04/25/17	CHECKCARD 0424 TU *TRANSUNION 800-493-3292 CA 24692167114000377140028 RECURRING	-19.95
05/02/17	WIRE TYPE:WIRE OUT DATE:170502 TIME:0921 ET TRN:2017050200196629 SERVICE REF:003756 BNF:DIANNA GUADAGNINO ID:4340580334 BNF BK:TD BANK , NA ID:031201360 PMT DET:200260964 ACUMEN PAID MY B OF A	-1,675.29
05/03/17	CHECKCARD 0502 UBER US MAY02 M6VGA HELP.UBER.COMCA 24492157122719235254415	-11.47

Total withdrawals and other subtractions **-\$1,766.82**

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- To and from your accounts at other banks
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Fees apply to wires and certain transfers. See the Online Banking Service Agreement at bankofamerica.com/serviceagreement for details. Data connection required for online and mobile transfers. Wireless carrier fees may apply. ©2017 Bank of America Corporation SSM-11-16-0483.B | ARFPRPTP

Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	\$0.00	\$0.00
Total NSF: Returned Item fees	\$70.00	\$70.00

To help avoid overdraft and returned item fees, you can set up:

Customized alerts – get email or text message alerts (footnote 1) to let you know if your balance is low

Overdraft Protection – enroll to help protect yourself from overdrafts and declined transactions

To enroll, go to bankofamerica.com/online, call us at the number listed on this statement, or come see us at your nearest financial center.

(footnote 1) Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider. This feature is not available on the Mobile website. Wireless carrier fees may apply.

Date	Transaction description	Amount
04/18/17	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 04-18	-35.00
05/02/17	Wire Transfer Fee	-30.00
05/03/17	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 05-03	-35.00

Total service fees - \$100.00

Note your Ending Balance already reflects the subtraction of Service Fees.